## We claim:

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- 1 1. A computer-implemented method for facilitating an appraisal comprising the 2 steps of:
- receiving a request for an appraisal at a hub;
- 4 determining an appraiser to conduct said appraisal;
- transmitting information related to said request for said appraisal to said appraiser;
- 6 receiving information relating to appraising work from said appraiser; and,
- transmitting a completed appraisal containing said information relating to said appraising work.
  - 2. The computer-implemented method according to claim 1, wherein said information relating to said request contains XML information.
  - 3. The computer-implemented method according to claim 1, wherein said information relating to said appraising work contains XML information.
  - 4. The computer-implemented method according to claim 1, wherein said appraiser includes a communication device that permits acceptance or rejection of said request.

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